

**BALL & COMPANY**  
**FORM CRS RELATIONSHIP SUMMARY MAY 2020**

**INTRODUCTION**

Ball & Company is registered with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

We offer investment advisory services including Investment Management Services, Financial Planning and Consulting Services.

Monitoring the investment portfolio is done at least monthly and rebalancing is done at least annually. This is included in the Investment Management Service. Monitoring of Financial Planning and Consulting Services is determined by the Client Agreement.

The firm has discretionary authority over the accounts that they manage. This means that they have the authority to determine the securities to be purchased or sold; the amount of securities purchased or sold; and when the transactions are made. Clients may request a limitation on this authority.

We primarily allocate clients' investment management assets among mutual funds, exchange-traded funds ("ETFs"), structured notes, individual debt and equity securities and/or options. In addition, we will advise on the securities components of variable annuities and variable life insurance contracts in accordance with the investment objectives of the client.

The firm generally imposes a minimum portfolio size of \$1 million.

Please refer to our ADV Part 2A Items 4 and 7 for additional information regarding our services and who we serve.

*Ask us...*

- *Given my financial situation, should I choose an investment advisor service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**What fees will I pay?**

The firm's investment management fees range from 0.125% to 0.375% per quarter and are payable based on the percentage of the market value of the assets managed by the firm. The fee is charged quarterly, in advance. This means you will pay at the beginning of the quarter for services to be rendered in that quarter.

Financial Planning and Consulting Fees are based on a fixed fee and/or hourly fee, determined in advance.

The more assets there are in a client's advisory account, the more the client will pay in fees, and the firm may therefore have an incentive to encourage the client to increase the assets in his or her account.

In addition to fees paid to the firm, clients will pay transaction fees to the custodian; fees related to mutual funds and variable annuities.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.”

*Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

### **What are your legal obligations to me when providing recommendations as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.*

The firm receives investment research products and/or services from their custodian, Fidelity. This poses a conflict of interest because the firm does not have to pay for these products or services.

See Items 4 and 12 of our ADV Part 2A brochure for additional conflicts of interest.

*Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?*

### **How do your financial professionals make money?**

Our financial professionals are salaried employees of Ball & Company. In addition, the firm provides a matching contribution in the employee’s retirement plan and they participate in a profit sharing plan.

As the owner, Mr. Ball participates in the business revenue. The percentage varies based upon a graduated scale related to asset worth. Financing Planning fees (when performed) will vary based upon the time and complexity to service that client. Ball & Company does not receive differential compensation nor does it receive product sales commissions.

### **Do you or your financial professionals have legal or disciplinary history?**

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research the firm and our financial professionals.

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional information about our investment advisory services can be found in our ADV Part 2 and on our website at [BallandCompany.com](http://BallandCompany.com). If you would like a copy of ADV Part 3 (Form CRS) please contact Cindy Ball at (805) 376-2779.

*Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*